



Federal Housing Finance Agency

Constitution Center

400 7th Street, S.W.

Washington, D.C. 20219

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

www.fhfa.gov

BRANDING GUIDELINES AND CONDITIONS OF USE FOR HOME AFFORDABLE REFINANCE PROGRAM®, HARP® AND RELATED TRADEMARKS

The phrase “Home Affordable Refinance Program,” the acronym “HARP,” and HARP® logo (“HARP Marks”) are trademarks that belong to FHFA. These marks are not in the public domain and their use must be authorized by FHFA. FHFA’s authorization to use the HARP Marks is subject to compliance with the terms and conditions described in these guidelines and at <http://www.HARP.gov>. Use of the HARP® logo requires the prior written approval of FHFA.

FHFA authorizes the use of HARP Marks only for services related to the Home Affordable Refinance Program®. The terms and conditions for use are meant to ensure: (1) a high standard regarding the placement of the marks and inclusion of language surrounding the HARP Marks, and (2) that consumers receive accurate and complete information about HARP®. If you wish to use the HARP Marks you must comply with the following:

1. Standards for the use of the HARP® Marks

The following language must be included in close proximity to any use of HARP Marks and must utilize a font and size that consumers can easily read.

Home Affordable Refinance Program and HARP® are registered trademarks of the Federal Housing Finance Agency (FHFA). [INSERT WEBSITE] is not associated with FHFA or any government program. Official information about the Home Affordable Refinance Program (HARP) is located at <http://www.HARP.gov>.

2. Required information for individuals and entities that inquire about HARP®

When someone inquires about HARP® under the circumstances described below, the following information should be provided. This information has been written in the form of a script that your representatives may use in a telephone call or e-mail correspondence about the HARP program.



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Situation (A): The caller or website visitor has a loan that is not owned by Fannie Mae or Freddie Mac (the “Enterprises”).

Neither FHFA nor the Enterprises have the authority to extend HARP to borrowers whose mortgages are not owned or guaranteed by Fannie Mae or Freddie Mac. Therefore, you may wish to contact your original lender or other lenders regarding refinance programs they offer. In addition, you can contact the government agency that regulates your bank or other lender to express any concerns you may have.

Situation (B): The caller or website visitor does not meet HARP eligibility requirements and wants information about other programs.

HARP® is not the only mortgage program currently available. To learn more about the options that are available, you can visit the U.S. Department of the Treasury’s “Making Home Affordable” website at www.makinghomeaffordable.gov. To learn what specific programs are available for your specific loans, you may request a Borrower Response Package from the servicer of your mortgage. The servicer is generally the company that provides your mortgage statement. Borrower Response Packages are provided by individual mortgage loan servicers and may vary by servicer.

You may also wish to contact:

- The Homeowner’s Hope Hotline at 888.995.HOPE®.
- A HUD-approved Housing Counselor in your area. A list is provided at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.

Situation (C): The caller or website visitor has an issue with the HARP application process (*for example, the caller believes he/she meets HARP requirements but is being denied HARP*):

Neither FHFA nor Fannie Mae or Freddie Mac has the authority to make loans to consumers directly. Therefore, these institutions cannot answer specific questions about your situation or how a lender might review and underwrite your loan or why the lender would decline your HARP application.

HARP® is administered by lenders. These lenders have the option to develop and use HARP® eligibility guidelines that are more restrictive than the basic requirements FHFA requires; therefore, requirements for participating in HARP® may vary by lender.



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Address your questions about HARP® to the lenders from which you are interested in obtaining a loan. The lender you contact should answer all questions you have regarding HARP® and provide you with a formal application. If you have formally applied for HARP® with a lender and have been declined, the lender must provide you with a letter that details the reasons for rejecting your application.

Situation (D): The caller or website visitor has an issue with a HARP lender.

Participation in HARP® is optional for lenders; however, you are not limited to working with one lender. Both Fannie Mae and Freddie Mac provide lists of participating lenders on their websites. To view the list of available participating HARP® lenders, please see Fannie Mae's website at <http://www.knowyouroptions.com/find-resources/mortgage-assistance/helpful-contacts/contact-a-harp-lender> or Freddie Mac's website at <http://www.myhome.freddie.mac.com/refinance/harp-lender.html>. If you have a complaint regarding a specific lender, you may wish to contact to the Consumer Financial Protection Bureau using the following contact information:

Web: <http://www.consumerfinance.gov/complaint>
Telephone: (855) 411-2372, M-F 8am – 8pm EST (excludes federal holidays)
Mail: P.O. Box 4503 Iowa City, Iowa 52244
Fax: (855) 237-2392

Situation (E): The caller or website visitor has an issue with Fannie Mae or Freddie Mac about HARP®.

Contact FHFA Consumer Communications if you have an issue with Fannie Mae or Freddie Mac using the following contact information:

Web: <https://www.fhfa.gov/AboutUs/Contact/Pages/Homeowner-Assistance-Form.aspx>
Telephone: Call (202) 649-3811 and leave a voice mail
Mail: 400 7th St. SW, Washington, DC 20219
Fax: (202) 649-1072

By your use of any HARP Mark, you confirm your company's agreement and understanding of, and agree to continued compliance with, the terms and conditions described in this letter and on <http://www.HARP.gov>. Any changes to these terms and conditions will be posted on the website. The



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